

Information to identify the case:

Debtor 1	Jowell Parks	Social Security number or ITIN	xxx-xx-9797
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-17873-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jowell Parks

12/1/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jowell Parks
Debtor

Case No. 19-17873-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 01, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2021:

Recip ID	Recipient Name and Address
db	+ Jowell Parks, 641 Commonwealth Blvd., Toms River, NJ 08757-1730
cr	+ BMW Financial Services NA, LLC, P.O. Box 340514, Tampa, FL 33694-0514
518190243	+ Devon Sherrill, 3908 Stonegate Drive Unit E, Suitland, MD 20746-1904
518190244	+ Housing Authority of Prince, 9200 Basil Court, Largo, MD 20774-5309
518190245	+ Jumoke Oladapo, Esquire, 6305 Ivy Lane, Ste 605, Greenbelt, MD 20770-6301
518190246	L'Tanya Yvette Parks, 1400 New Acadia Ln, Unit #108, Upper Marlboro, MD 20774
518190248	+ Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
518245750	Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
518224226	+ Prince George's County, Maryland, c/o Meyers, Rodbell & Rosenbaum, P.A., 6801 Kenilworth Ave., Ste. 400, Riverdale Park, MD 20737-1331
518190250	+ Prince George's County Tax Collector, 14735 Main Street, Upper Marlboro, MD 20772-3051
518190252	+ Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386
518322375	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 01 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 01 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcynotice@franklincredit.com	Dec 01 2021 20:35:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
518190239	+ EDI: URSI.COM	Dec 02 2021 01:33:00	Alltran Financial, LP, PO Box 722929, Houston, TX 77272-2929
518206503	+ EDI: AISACG.COM	Dec 02 2021 01:33:00	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518242769	EDI: BMW.COM	Dec 02 2021 01:33:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
518190240	EDI: BMW.COM	Dec 02 2021 01:33:00	Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
518190242	+ EDI: CITICORP.COM	Dec 02 2021 01:33:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
518200338	+ Email/Text: bankruptcynotice@franklincredit.com	Dec 01 2021 20:35:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, RAS Citron, LLC, Authorized Agent for Secured Creditor, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

District/off: 0312-3

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518190248	+ EDI: LCIPHHRMGT	Dec 02 2021 01:33:00	Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
518245750	EDI: LCIPHHRMGT	Dec 02 2021 01:33:00	Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
518190255	EDI: USAA.COM	Dec 02 2021 01:33:00	USAA Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
518309136	+ Email/Text: bncmail@w-legal.com	Dec 01 2021 20:35:00	USAA Federal Savings Bank, C/O Weinstein & Riley, PS, 2001 Western Ave., Suite 400, Seattle, WA 98121-3132
518190254	+ EDI: USAA.COM	Dec 02 2021 01:33:00	Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
518303579	+ EDI: AIS.COM	Dec 02 2021 01:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518226568	+ Email/Text: bncmail@w-legal.com	Dec 01 2021 20:35:00	Weinstein & Riley, P.S., 2001 Western Ave., Suite 400, Seattle, WA 98121-3132, Attn: Jordyn Robertson

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518190247		Latanya Yvette Parks
518190241	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court:, Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
519441047	*+	Jowell Parks, 641 Commonwealth Blvd, Toms River, NJ 08757-1730
518190249	*+	Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
518190251	*+	Prince George's County Tax Collector, 14735 Main Street, Upper Marlboro, MD 20772-3051
518190253	*+	Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com

District/off: 0312-3

User: admin

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Albert Russo

docs@russotrustee.com

Aleisha Candace Jennings

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY ajennings@raslg.com

Amy L Knapp

on behalf of Debtor Jowell Parks ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com

Gavin Stewart

on behalf of Creditor BMW Financial Services NA LLC bk@stewartlegalgroup.com

Lee Martin Perlman

on behalf of Debtor Jowell Parks ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor U.S. Bank National Association as Trustee, relating to Home Equity Mortgage Trust Series 2007-2 Et Al...
rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8